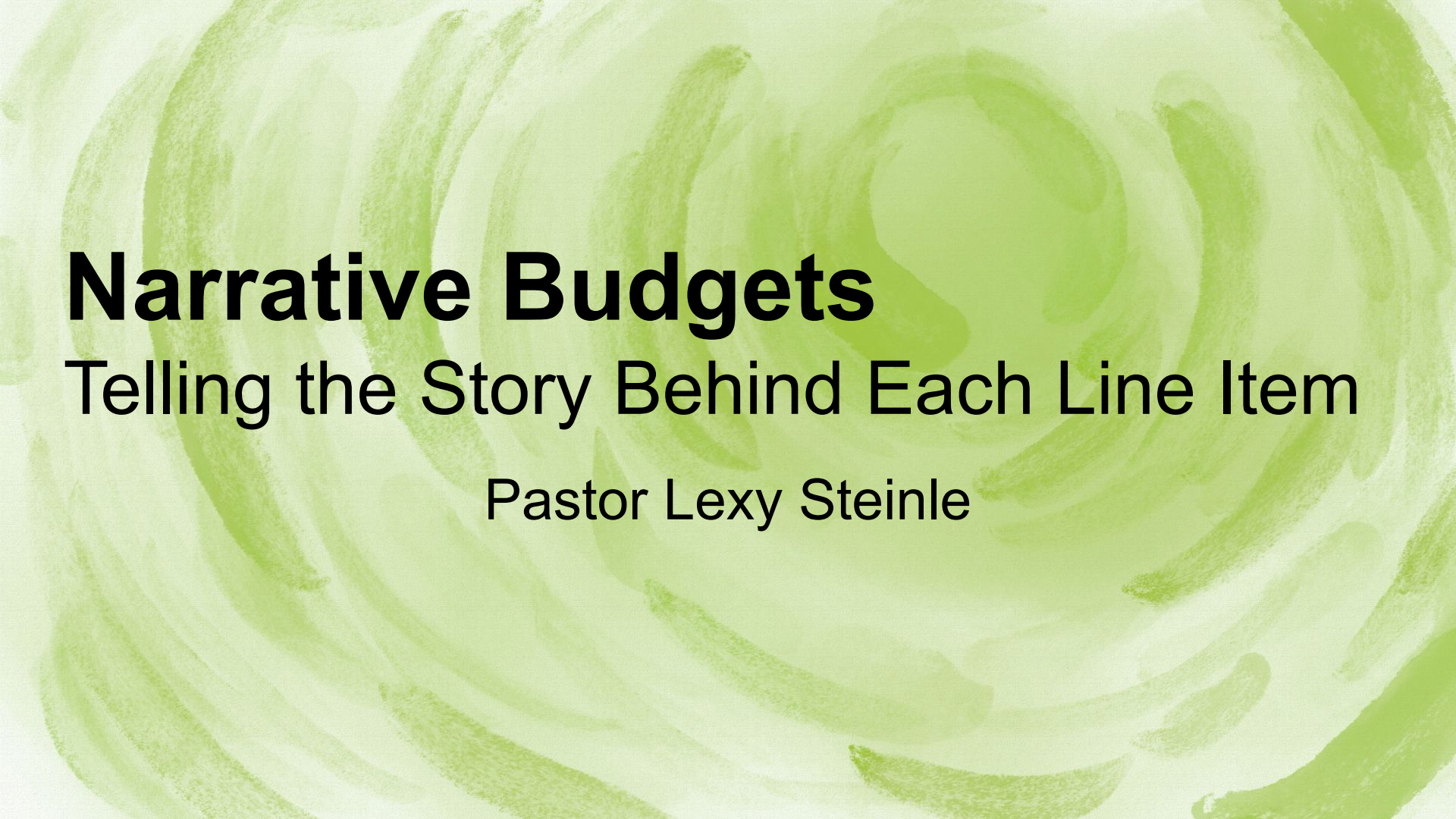


The background of the slide features a series of concentric, hand-painted green brushstrokes that create a swirling, organic pattern. The strokes vary in thickness and intensity, with some areas being a vibrant lime green and others a softer, pale green, giving the background a textured, artistic feel.

Narrative Budgets

Telling the Story Behind Each Line Item

Pastor Lexy Steinle

Centering Text: Matthew 25:14-30

A shared definition of Stewardship for our time together:

Stewardship is the way that we care for, cultivate, and responsibly use the gifts that God has entrusted to us: our time, our talents, our skills, our energy, and our money.

Reflect as you listen:

- What caught your attention?
- What surprised, challenged, or made you uncomfortable?
- What can we learn about stewardship from this text?

The Parable of the Talents

¹⁴ “For it is as if a man, going on a journey, summoned his slaves and entrusted his property to them; ¹⁵ to one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. At once ¹⁶ the one who had received the five talents went off and traded with them and made five more talents. ¹⁷ In the same way, the one who had the two talents made two more talents. ¹⁸ But the one who had received the one talent went off and dug a hole in the ground and hid his master’s money.

- Matthew 25:14-18 NRSVUE

¹⁹ After a long time the master of those slaves came and settled accounts with them. ²⁰ Then the one who had received the five talents came forward, bringing five more talents, saying, 'Master, you handed over to me five talents; see, I have made five more talents.' ²¹ His master said to him, 'Well done, good and trustworthy slave; you have been trustworthy in a few things; I will put you in charge of many things; enter into the joy of your master.'

²² And the one with the two talents also came forward, saying, 'Master, you handed over to me two talents; see, I have made two more talents.' ²³ His master said to him, 'Well done, good and trustworthy slave; you have been trustworthy in a few things; I will put you in charge of many things; enter into the joy of your master.'

- Matthew 25:19-23 NRSVUE

24 Then the one who had received the one talent also came forward, saying, 'Master, I knew that you were a harsh man, reaping where you did not sow and gathering where you did not scatter, **25** so I was afraid, and I went and hid your talent in the ground. Here you have what is yours.'

26 But his master replied, 'You wicked and lazy slave! You knew, did you, that I reap where I did not sow and gather where I did not scatter? **27** Then you ought to have invested my money with the bankers, and on my return I would have received what was my own with interest. **28** So take the talent from him, and give it to the one with the ten talents. **29** For to all those who have, more will be given, and they will have an abundance, but from those who have nothing, even what they have will be taken away. **30** As for this worthless slave, throw him into the outer darkness, where there will be weeping and gnashing of teeth.'

- Matthew 25:24-30 NRSVUE

Reflect to yourself:

- 1) What caught your attention?**
- 2) What surprised, challenged, or made you uncomfortable?**
- 3) What can we learn about stewardship from this text?**

The Parable of the Talents

14-18 "It's also like a man going off on an extended trip. He called his servants together and delegated responsibilities. To one he gave five thousand dollars, to another two thousand, to a third one thousand, depending on their abilities. Then he left. Right off, the first servant went to work and doubled his master's investment. The second did the same. But the man with the single thousand dug a hole and carefully buried his master's money.

- Matthew 25:14-18, The Message**

19-21 "After a long absence, the master of those three servants came back and settled up with them. The one given five thousand dollars showed him how he had doubled his investment. His master commended him: 'Good work! You did your job well. From now on be my partner.'

22-23 "The servant with the two thousand showed how he also had doubled his master's investment. His master commended him: 'Good work! You did your job well. From now on be my partner.'

- Matthew 25:19-23, The Message

24-25 "The servant given one thousand said, 'Master, I know you have high standards and hate careless ways, that you demand the best and make no allowances for error. I was afraid I might disappoint you, so I found a good hiding place and secured your money. Here it is, safe and sound down to the last cent.'

26-27 "The master was furious. 'That's a terrible way to live! It's criminal to live cautiously like that! If you knew I was after the best, why did you do less than the least? The least you could have done would have been to invest the sum with the bankers, where at least I would have gotten a little interest. 28-30 "'Take the thousand and give it to the one who risked the most. And get rid of this "play-it-safe" who won't go out on a limb. Throw him out into utter darkness.'

- Matthew 25:24-30, The Message

Let's Reflect Together:

- 1) What caught your attention?**
- 2) What surprised, challenged, or made you uncomfortable?**
- 3) What can we learn about stewardship from this text?**

Here is how I hear it through a lens of stewardship...

- How we talk about stewardship matters.
- How we talk about God matters.
- How we talk about God when we talk about stewardship really matters.
- If we use shame, shame-filled giving is the response, and that only works a few weeks before people stop responding.
- If we use joy, we get joy-filled giving, which is significantly more consistent because it builds on itself into a practice, not just a one time ask.

The background of the slide features abstract, swirling watercolor-like patterns in various shades of green, ranging from light lime to a slightly darker sage green. The patterns are organic and fluid, creating a textured, artistic backdrop for the text.

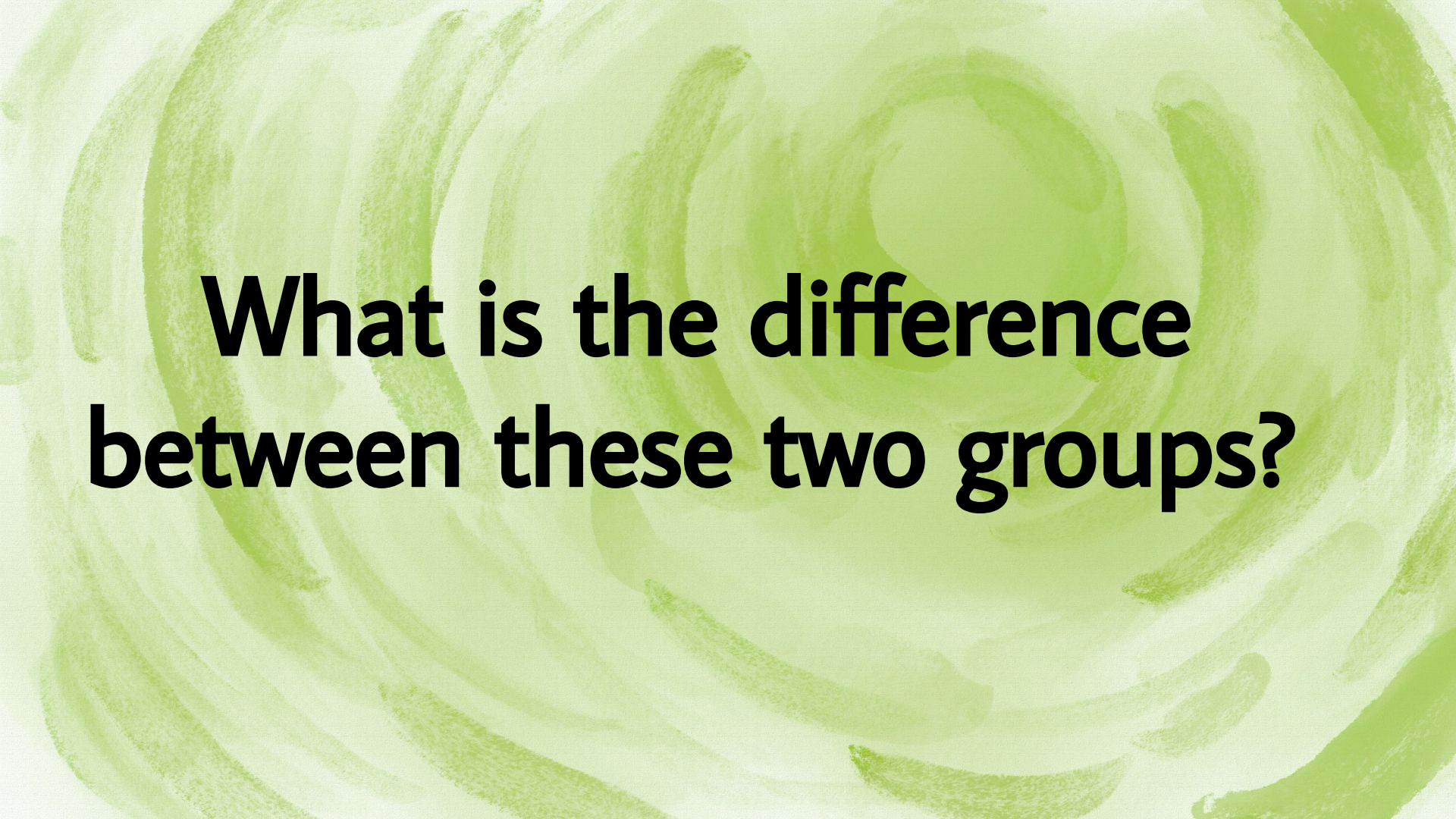
**Using Narrative Budgets in
your congregation is a great
step toward shifting the
conversation about giving!
But first...**

What are the easiest budget asks?

- In Fargo? Extra snow removal
- Special ministries (kids, elderly/shut-ins)
- “One time” building updates
- New Curriculums
- What else?

What are the “less attractive” budget asks?

- Utilities
- General Building Upkeep
- Salaries
- Payroll Taxes
- Copyrights
- Workforce Safety Insurance
- Postage
- Carpet Cleaning
- Direct Deposit Costs
- What else?

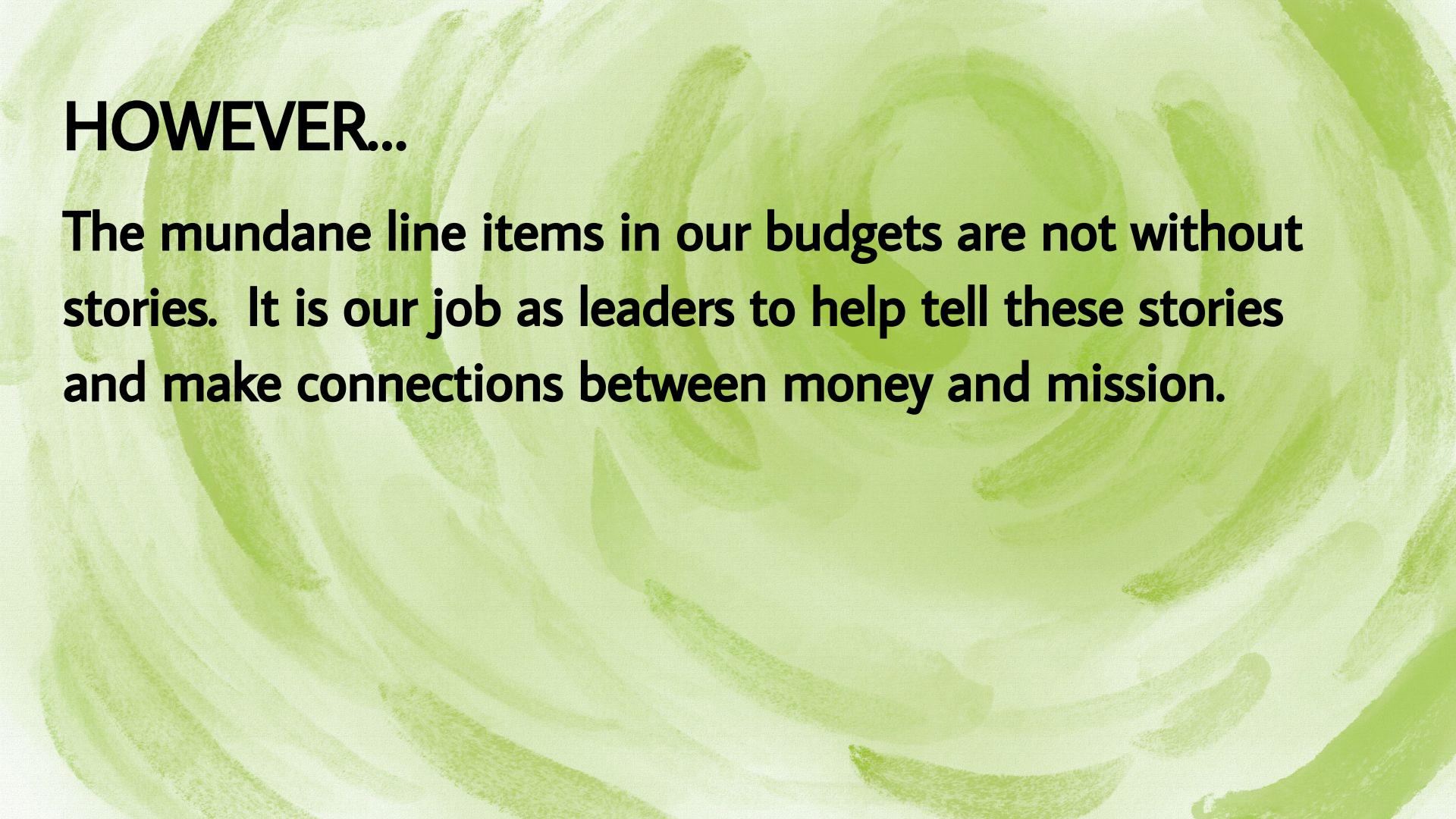
The background of the slide is a light green color with a textured, painterly appearance. It features several broad, sweeping brushstrokes in various shades of green, ranging from pale to a slightly darker, more saturated green. These strokes are arranged in a circular, swirling pattern, creating a sense of movement and depth. The overall effect is reminiscent of a watercolor or oil painting.

**What is the difference
between these two groups?**

STORIES!

When we can share stories, putting a relatable or inspirational meaning behind the need for funding that line item, the ask becomes much easier. In many instances, it even does the asking itself!

We as people are drawn to stories, and we want what we do with the gifts God entrusted us with to matter. That is why it's a lot easier to ask for money to support VBS (bringing a new generation into the church!) rather than it is to ask for continued benevolence to purchase floor wax...

The background of the slide features a series of thick, expressive, light green brushstrokes that swirl and overlap, creating a textured, organic feel. The strokes are more concentrated in some areas, particularly towards the right and bottom, while other areas are more open and white.

HOWEVER...

The mundane line items in our budgets are not without stories. It is our job as leaders to help tell these stories and make connections between money and mission.

Some examples...

SA and AA at Bethlehem:

- Building
- Lights
- Heat/AC
- Furniture
- Janitors
- TV for Zoom
- Parking Lot



Another example...

Greeting homeless neighbors in the summer...

- Electricity (lights, fridge)
- Office Staff
- Pastoral Staff
- Food and Water Donation
- Building
- Parking Lot



Another example...

Donuts and coffee on Sunday mornings...

- Electricity
- Updated Coffee Makers
- Paper Products
- Dishwasher Maintenance
- Updated Tables and Chairs
- Coffee and Juice



Narrative Budgets: A Creative Way to Tell Your Story!

What is a Narrative Budget?

It's a tool to tell the story of how the church is using the congregation's gifts of time, energy, skills, and monetary offerings. It does not replace your traditional black and white, columned budget, it enhances it. It makes them easier to digest and to share with others how your church's offerings are translated into mission and ministry.

How did I learn about them, and why have I fully embraced them?

- “Money and the Mission of the Church” class at Luther Seminary, with Professor Grace Pomroy**
- I am a visual learner, and connect best through relationship building and stories. I want to support other congregation members whose brains work like mine!**

**It's not a one-time fundraising document,
It's the story of how your congregation continues to use the
gifts God entrusted you with.**

**Will it help bring in more offering? Perhaps! Money follows mission, and
younger generations are drawn to give when they understand what they're
giving to and why it's important.**

**It can also be a wonderful morale boost for your congregation. In the midst
of whatever difficulties you may be experiencing, God is still at work. What
are the wonderful things that are still happening, despite the struggles?
What can be celebrated and uplifted as a hopeful message for the future?**

How I Build A Narrative Budget



BETHLEHEM
LUTHERAN CHURCH

Held in Grace...Belong, Believe, Befriend



2026 NARRATIVE BUDGET

Step-by-Step Process of How to Build Your Own!

What you will need:

- **A small group that is familiar with your budget as well as the happenings in your congregation.**
- **Someone who has an eye for graphic design or enjoys making documents look more attractive**
- **Someone who is a great storyteller or has a way with written words**
- **People who love to take pictures at events and can share the pictures digitally**

Step 1: What Are 3-5 Pillars of Your Mission?

Sometimes they are built in; Bethlehem was already centered on “Belong, Believe, Befriend” so we used those.

If yours are not as clear-cut, look through your mission statement and see what themes stick out.

If your current mission statement has not been updated for quite a while, other tools, like a congregational survey around core values might be helpful in identifying what are the main mission points of your congregation.

Step 1: Let's Try It Out!

"Morning Star Parish is a partnership of five congregations rooted in Christ, our Morning Star, and reflecting Him in relational ministry with one another, both within and beyond our doors."

"Morning Star Parish is a partnership of five congregations **rooted** in Christ, our Morning Star, and **reflecting** Him in **relational** ministry with one another, both within and beyond our doors."

- **"Rooted"**, mission pieces related to their buildings, and the roots of their ministry.
- **"Reflecting"**, mission pieces that related to the teachings of Christ: curriculum, education, worship, pastoral and lay leadership
- **"Relational"**, mission pieces that relate to outreach and evangelism, events, etc.

Bonus Extra Step!

Not necessary, but provides great insight into how each part of your budget tells the story

- Look at your line item budget and distribute each of the items into your 3-5 categories.
- Sometimes you have items that fit multiple categories, especially if your budget is more generalized than specific. You can either...
 - Separate them accordingly, and figure out about how much of the total amount is allocated to each spot
 - Spend some time in discussion to which spot it would fit in best, and go with that! Nothing is in concrete, you can change it the next time around if it seems to fit somewhere else better!

Belong			Believe			Befriend		
Parish Planning	Call Em All	200	Parish Planning	Direct Deposit Cost	100.00	Parish Planning	Miscellaneous	500
	Zoom	200						
Ministry	Workforce and Safety Insurance	600	Ministry	Pastor/Ministers	84,742.00	Ministry	Office Supplies	4500
	Miscellaneous	400		Conventions and Conferences	1500		Cellular Phones	1200
	Payroll Taxes	3626		Pulpit Supply	1000		Secretaries	20060.57
	Postage	2000		Music Coordinator	6935			
Education	New Equipment/Repair/Supplies	300	Education	Curriculum/ Christian Ed	1300	Education	Mission/Donation	500
	Confirmation	250		VBS Supplies/Curriculum	300		Special Events	1500
				Curriculum/Adult Ed	100			
Evang/Fellow	Kitchen/Paper Supplies	1000	Evang/Fellow	Mission Sunday	200	Evang/Fellow	Advertising/Website	2000
	Miscellaneous	300					Cards/Printing/Guest Tags	200
	Cab Rides to Church	600					Care Notes	100
							Evangelism Emphasis	500
							Fellowship Events	600
							New Members	200
Properties	Janitor Supplies	2500	Properties	Office Equip/New/Supp/Repair/Misc	8000	Properties	Parking Lot/Yard/Snow Removal	28500
	Insurance	13200		Church Repair	16500		Utilities	36000
	Carpet Cleaning	3500					Property Taxes	5000
	Janitor	31090						
	Substitute Janitor	1000						
	Payroll Taxes	2741.76						
	Alarm Fee	800						
Stewardship	EaND Synod	20000	Stewardship	Lutheran College Scholarship	3000	Stewardship	Bethany Retirement Living	900
	Offering Envelopes	3000		Oak Grove Lutheran School	1125		Hospice	1125
	Consecration Sunday Expenses	733.33		Consecration Sunday Expenses	733.33		Missionary Support	1125
	Miscellaneous	600		LIRS	1275		World Hunger	1275
	Treasurer	9753.75					EaND Bible Camps	750
	Payroll Taxes	747					Local Benevolences	10800
	Synod Assembly Offering	200					Consecration Sunday Expenses	733.34
Youth Ministry	Payroll Taxes	960	Youth Ministry	Youth Directors	9000	Youth Ministry	Transportation	2500
	Scholarships	200		Retreats	1700			
Worship	Copyrights	1100	Worship	Bell Choir Director	2990	Worship	Media/Video Coordinator	4290
	Decorations	200		Senior Choir Director	6245		Worship Technicians	2200
	Miscellaneous	500		Youth Choir Director	2990		Online Worship Registration Service	200
	New Equipment	400		Supply Directors	300		Bell Choir Music	250
	Organ/Piano Maintenance	1500		Organist	8870		Senior Choir Music	500
	Worship Supplies	1300		2nd Service Accompanist	2470		Youth Choir Music	150
	Payroll Taxes	2550		Wednesday Service Accompanist	3380			
	Special Programs	200		Supply Accompanist	2600			
				Senior Choir Accompanist	1755			
				Youth Choir Accompanist	1560			
				Worship Service Music	250			
				Education	1000			
TOTAL		108251.84	TOTAL		171920.33	TOTAL		128158.91

Bonus Extra Step: Let's Try It Out!

How do some of the more “less attractive” items fit into these categories?

- Payroll Taxes**
- Electricity/Water/Heat and other Utilities**
- Insurance**
- Pastor's Salary**
- Benevolence to the Synod/Denomination Church Body**
- Choir Music**
- Organ and Piano Tuning**
- Carpet Cleaning**

Step 2: Find Your Stories

What are some really cool stories that have happened in your congregation this year?

- Celebrations?**
- Events?**
- Worship experiences?**
- Work with other nonprofits?**
- Building Updates?**
- People who have gone above and beyond**

Step 2: Let's Try It Out!

Reflect and share with your neighbors, but keep it short!

What are some of the coolest stories that have come out of your congregation this year?

- New events?**
- Family Engagement?**
- Growing Adult Ministries?**
- Book Clubs?**
- Baptisms/Weddings/Funerals that were impactful?**
- Individual lives or families impacted by something the church did?**

Step 3: Distribute Your Stories

Take the stories you have named, and distribute them among your pillars. I try for 2-4 stories each. You're not sharing everything that happened and every piece of your budget, you're just highlighting certain pieces each time you make one.

If your distribution is a little lopsided, see if you can think of stories that match some of your lower categories. They may not be as razzle-dazzle, but they still show importance!

Step 3: Let's Try It Out!

Which pillar connects best with your first round of stories?

For pillars that don't have as many stories, go to your B-list; what stories can you think of that would align with those ministry values and the line items under them?

Step 4: Find Your Storytellers

In your congregation, find someone who works well with words and telling a story. Have them take the stories you have compiled and weave them into a narrative.

Can't think of a storyteller? Someone who is good at being descriptive works well too! You just want the writing to be engaging and give more background to the "why" of your budget.

At this same time, find the people who take all the pictures at your events and see if they have any from the stories you are sharing. Social Media is a great way to find a history of the year if you are posting regularly, and usually I find many of my pictures there or just in my own camera reel. I try to take a picture or two of each event we do so I have them for this part!

Step 5: The Beginning and the End

Write an introduction. This is your main statement, the umbrella that everything sits underneath. This is a great place to name your full mission statement and a wide overview of the whole narrative.

Write your conclusion. I like to use this as the “where do we go from here,” or the “so what do we do with this information now?” If you’re doing this annually: do you have big events coming up or building projects that support your mission and use your budget? Promo them here! If you’re writing these less frequently, what are the hopes for your congregation in the future, and how will the continued stewardship of your congregation support that goal?

Last Step: Put It All Together!

This is my favorite part!

With the help of your people who love graphic design, put the whole thing together. This is the opposite of the black and white line items, so use some color! There has been so much positive feedback that has come from it just looking “more professional”. Canva.com is a great free site that lets you make really eye catching documents- I used the free version of it to create my whole document.

Want To Highlight Stories All Throughout the Year?

Share stories weekly during your offering time!

If you have access to screens, make a short slide highlighting stories or line items and telling their stories and why it's important to fund them.

If you don't have screens, write a short blurb to share each week or invite congregation members to share their own stories of the mission pieces they're involved with are aided by budget funds and gifts!

**We give thanks for the gifts God has given us,
so that we may be a blessing to others.**

***In what way is God
encouraging growth
in generosity in this
season of your life?***

**We give thanks for the gifts God has given us,
so that we may be a blessing to others.**

Belong...



CCLI®



ONE LICENSE

**Music is integral to our worship,
and honoring and compensating composers
whose music we use is important as well! We give
thanks for your gifts that support copyrights to
the wide variety of composers and producers
through CCLI, One License, and John Ylvisaker.**

**We give thanks for the gifts God has given us,
so that we may be a blessing to others.**

Believe...



**Direct deposit allows
our staff to get paid in a
timely and convenient manner,
reflecting the love and care we have
for those who help run Bethlehem!
Thanks to your generosity, we are able to
offer this option to our wonderful staff!**

**We give thanks for the gifts God has given us,
so that we may be a blessing to others.**

Befriend...



Since they began in 1991, Lake Agassiz Habitat for Humanity has built homes for 75 families in Cass and Clay Counties, and hopes to help 4 more this year! Because of your generosity, Bethlehem is able to send \$900 in support for their mission this year!

Ways to Give at BLC

Mail in or drop off your envelope

Bethlehem Lutheran at 613 16th St S, Fargo ND 58103

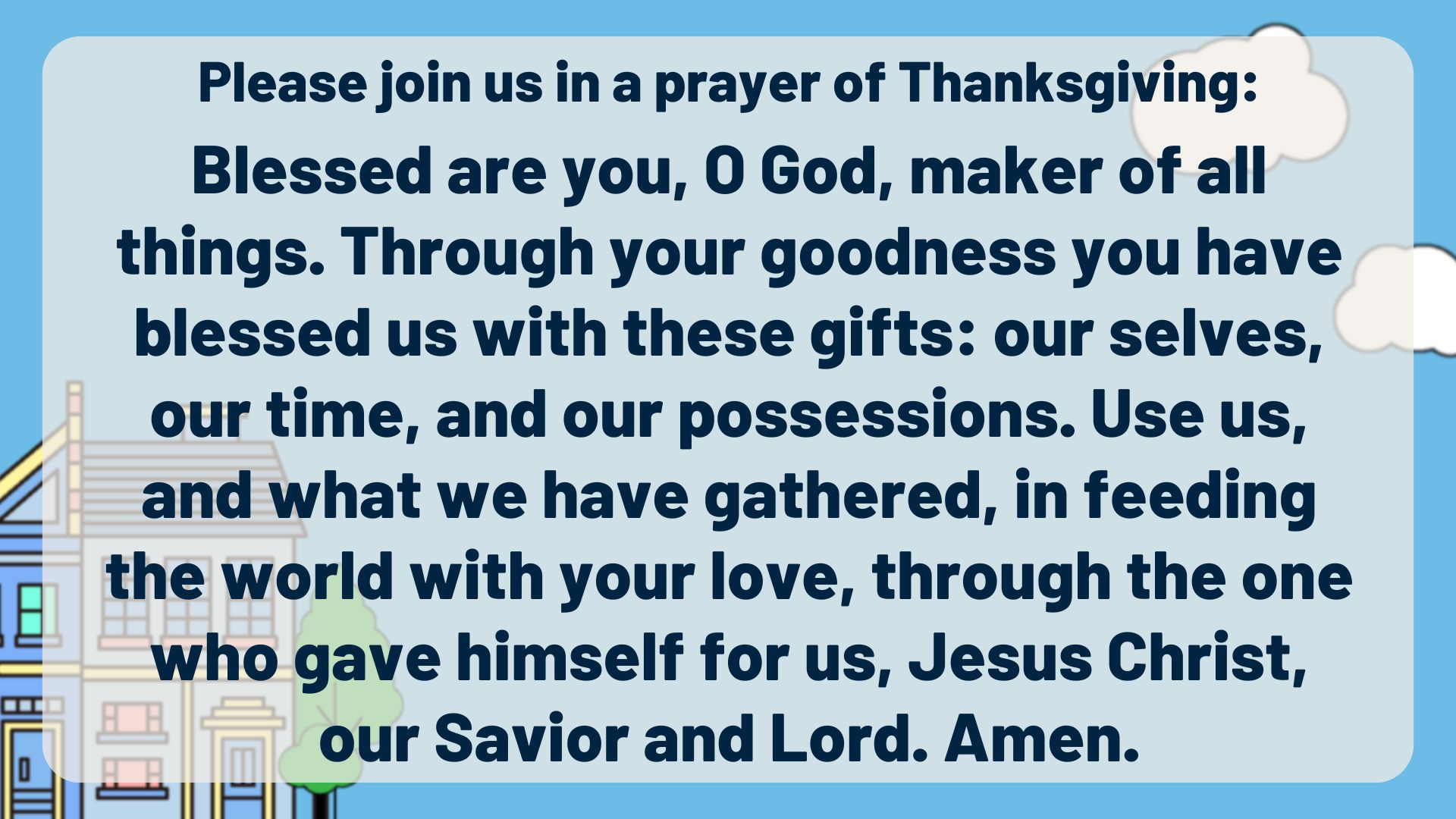
VANCO Online Offering

Click the "Donate" button on blcfargo.org or scan the QR code to make a one time or recurring gift

Bill Pay through your bank

Check your online banking for instructions how





Please join us in a prayer of Thanksgiving:
Blessed are you, O God, maker of all things. Through your goodness you have blessed us with these gifts: our selves, our time, and our possessions. Use us, and what we have gathered, in feeding the world with your love, through the one who gave himself for us, Jesus Christ, our Savior and Lord. Amen.

As you are building your Narrative Budget...

Embrace creativity!

I have created many narrative budgets that centered on our Church's mission of Belong, Believe, Befriend with colorful pictures, quotes, and stories.

This year, we added a new character to our Stewardship and Mission conversation! This idea came from a Non-Profit Fundraising Event that I attended with another leader from my church, shared by someone who does fundraising for hospitals.

Last We, We added Beth!

Bethlehem: “bet and “lehem”, in Hebrew literally means “House of Bread”. Our theme was centered on the question of how we feed those in our community in body, mind, and spirit.

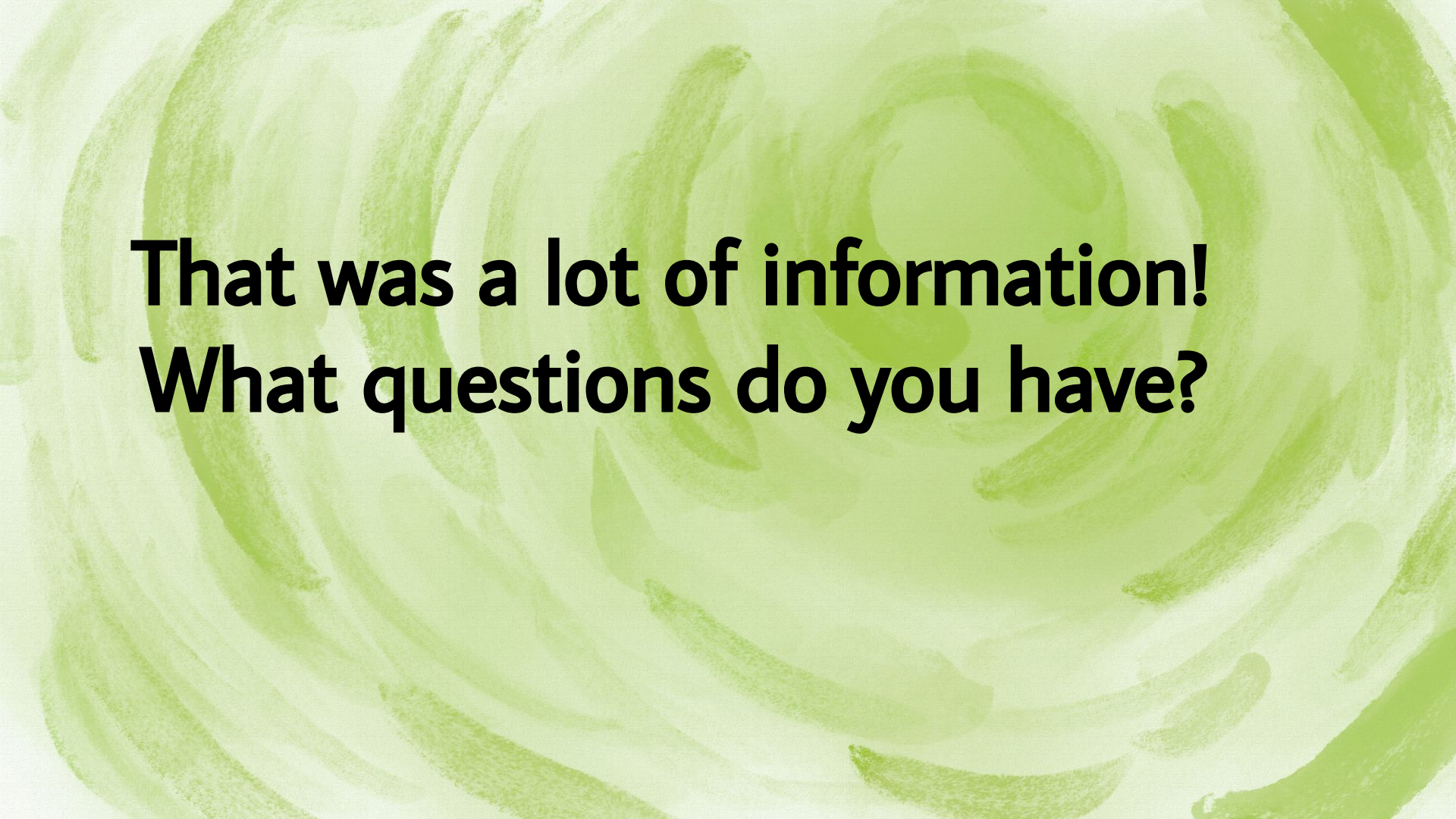
Beth became a symbol of this theme for the year. We used her as the narrator of our Narrative Budget, as well as most of our communication throughout the year. We used **MANY** puns!



What I noticed about Beth and why she worked:

- Introduced a new “voice” to hear the money message
- Brought levity to what is a typically heavy conversation; it didn’t change what we talked about, but it brought a new way to talk about it
- She was embraced wholly by my Stewardship Board, and we had much more engagement from congregation members than I expected!



The background of the slide features a series of concentric, hand-painted green brushstrokes. These strokes are in various shades of light and medium green, creating a textured, organic circular pattern that fills the entire frame.

That was a lot of information!
What questions do you have?

**Want to talk more about Narrative Budgets or want
some more specific conversations about creating one
for your congregation or parish?**

**Please reach out! I would love to talk!
Thank you for being here today!**

**Email: prlexy@blcfargo.org
Cell Phone (Call or Text): 507-370-3838**